

b) a plurality of control lines being coupled to the processor;  
c) a data bus coupled to the processor;  
d) an address bus coupled to the processor;  
e) a memory coupled to the processor via the data bus and the address bus,  
wherein the processor retrieves data over the data bus from the memory by specifying  
an address over the address bus, and stores data in the memory by transmitting the  
data over the data bus to the memory and by specifying the address over the address  
bus;

f) an input/output port couplable to [a] the computer and to[a] the telephone  
network, said input/output port being coupled to the processor via the data bus and a  
plurality of control lines, transmitting data to and from the processor via the data bus,  
and receiving data from and transmitting data to the computer and telephone network,  
said input/output port controlled by the processor via the plurality of control lines,  
wherein said processor outputs a plurality of access signals to the input/output port  
upon detecting an available access signal from the telephone network and then waits  
until receiving an additional signal from the telephone network via the input/output  
port before sending additional data signals to the telephone network via the  
input/output port.

26. (Once Amended) [An] The device according to claim 21, wherein said credit  
card sized communications device is a direct dialing device [electronic credit card sized direct  
dialing device comprising:

a case of a size and shape corresponding to the size and shape of a credit card to be  
inserted into a computer;

an output unit disposed in the case and outputting a first signal identifiable by a telephone network as a telephone number;

an input unit disposed in the case and receiving an available access signal and a request signal from the telephone network;

a bus disposed in the case;

a processor disposed in the case and coupled to the output unit and the input unit via the bus;

said input unit receiving access data and storing the access data in memory; and

said processor retrieving the access data from memory and sending them to the telephone network in response to detecting the available access signal].

## REMARKS

### Introduction

The Office Action mailed November 30, 1999, has been carefully reviewed and the foregoing amendments and the following remarks are made in response thereto.

As a preliminary matter, Applicant thanks Examiner Saint Surin for his courtesies extended to Applicant's Representative during the March 29, 2000 telephonic conference. The substance of that interview is embodied in the following remarks.

Claims 26-31 stand rejected under 35 U.S.C. § 103(a) as being unpatentable over U.S. Patent No. 4,91,172 to Winebaum et al. [hereinafter "Winebaum"] in view of U.S. Patent No. 4,636,123 to Hosterman. Applicant acknowledges the Examiner's indication that claims 1-25 are allowed over the prior art of record.

By this amendment, claims 27-31 have been canceled without prejudice to or disclaimer of the subject matter contained therein. As discussed with the Examiner during